

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JAMES R SMITH  
CHERYL L SMITH  
Debtor(s)

Case No. 07-16279

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/06/2007.
- 2) The plan was confirmed on 10/25/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/19/2012.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 72.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,200.00.
- 10) Amount of unsecured claims discharged without payment: \$32,046.69.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$35,411.00  
Less amount refunded to debtor \$546.58

**NET RECEIPTS: \$34,864.42**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,500.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$2,159.00  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,659.00**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARMOR SYSTEMS CORP	Unsecured	126.00	126.00	126.00	40.31	0.00
ARS RECOVERY SERVICES	Unsecured	3,834.19	NA	NA	0.00	0.00
AT&T WIRELESS	Unsecured	792.00	NA	NA	0.00	0.00
BALLY'S TOTAL FITNESS	Unsecured	299.00	NA	NA	0.00	0.00
BALLY'S TOTAL FITNESS	Unsecured	160.00	NA	NA	0.00	0.00
CDA PONTIAC	Unsecured	155.00	NA	NA	0.00	0.00
CENTRAL STATES MORTGAGE	Secured	159,779.00	160,049.28	160,049.28	0.00	0.00
CENTRAL STATES MORTGAGE	Secured	NA	4,290.67	4,290.67	4,290.67	0.00
CHASE AUTO FINANCE	Unsecured	181.00	NA	NA	0.00	0.00
CHASE AUTO FINANCE	Secured	15,000.00	14,914.36	14,914.36	14,914.36	4,378.93
CINGULAR WIRELESS CHICAGO	Unsecured	1,127.00	NA	NA	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	155.00	NA	NA	0.00	0.00
DYNASPLINT SYSTEMS INC	Unsecured	2,587.50	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	305.00	285.96	285.96	91.48	0.00
ECAST SETTLEMENT CORP	Unsecured	291.00	266.51	266.51	85.25	0.00
ECAST SETTLEMENT CORP	Unsecured	287.00	260.95	260.95	83.48	0.00
ECAST SETTLEMENT CORP	Unsecured	14,982.00	14,991.39	14,991.39	4,831.72	0.00
FEDERATED RTL/MARSHALL FIELDS	Unsecured	NA	183.38	183.38	58.66	0.00
ILLINOIS COLLECTION SERV	Unsecured	222.00	NA	NA	0.00	0.00
ILLINOIS DEPT HUMAN SERVICES	Unsecured	2,516.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	166.61	305.78	305.78	97.82	0.00
KCA FINANCIAL SERVICES	Unsecured	162.00	NA	NA	0.00	0.00
KCA FINANCIAL SERVICES	Unsecured	82.00	NA	NA	0.00	0.00
KCA FINANCIAL SERVICES	Unsecured	66.00	NA	NA	0.00	0.00
KCA FINANCIAL SERVICES	Unsecured	59.00	NA	NA	0.00	0.00
KCA FINANCIAL SERVICES	Unsecured	56.00	NA	NA	0.00	0.00
KCA FINANCIAL SERVICES	Unsecured	51.00	NA	NA	0.00	0.00
M3 FINANCIAL SVCS	Unsecured	659.00	NA	NA	0.00	0.00
MACYS DSNB	Unsecured	220.00	NA	NA	0.00	0.00
MCI COMMUNICATIONS	Unsecured	157.00	NA	NA	0.00	0.00
MONTEREY COUNTY BANK	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PEOPLES GAS LIGHT & COKE CO	Unsecured	226.00	306.08	306.08	97.91	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	224.00	224.26	224.26	71.74	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	533.00	498.60	498.60	159.50	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	571.58	571.58	184.98	0.00
PREMIER BANK CARD	Unsecured	276.00	276.08	276.08	88.32	0.00
PRT	Unsecured	333.00	NA	NA	0.00	0.00
ROGERS & HOLLANDS JEWELERS	Unsecured	1,145.00	NA	NA	0.00	0.00
ROGERS & HOLLANDS JEWELERS	Secured	NA	1,109.22	1,109.22	0.00	0.00
RUSH PRESBYTERIAN EMERG SERV	Unsecured	174.00	NA	NA	0.00	0.00
RUSH PRUDENTIAL	Unsecured	201.00	NA	NA	0.00	0.00
RUSH UNIVERSITY MEDICAL CENTE	Unsecured	200.00	NA	NA	0.00	0.00
SWEDISH COVENANT HOSPITAL	Unsecured	25.00	NA	NA	0.00	0.00
THE LOAN COMPANY	Unsecured	0.00	NA	NA	0.00	0.00
UNITED COLLECTION BUREAU	Unsecured	31.00	30.93	30.93	9.89	0.00
WALGREENS HOME CARE INC	Unsecured	2,470.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL BANK	Unsecured	2,153.00	2,051.96	2,051.96	656.42	0.00
WORLD FINANCIAL NETWORK NAT	Unsecured	0.00	200.00	200.00	63.98	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$160,049.28	\$0.00	\$0.00
Mortgage Arrearage	\$4,290.67	\$4,290.67	\$0.00
Debt Secured by Vehicle	\$14,914.36	\$14,914.36	\$4,378.93
All Other Secured	\$1,109.22	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$180,363.53</b>	<b>\$19,205.03</b>	<b>\$4,378.93</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$20,579.46</b>	<b>\$6,621.46</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,659.00</u>
Disbursements to Creditors	<u>\$30,205.42</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$34,864.42</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/27/2013

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.